



March 31, 2020

CIRCULAR LETTER NO. 2364

To All Members and Subscribers of the WCRIBMA:

MANUAL RATES AND RATING VALUES EFFECTIVE JULY 1, 2020

Attached please find revised manual pages that reflect the rates and rating values that will take effect July 1, 2020 in accordance with Commissioner's Decision and Order announced in Circular Letter No. 2362. Changes will be made to the following:

- Class Rates for state and federal classes
- Class Minimum Premiums for state and federal classes
- Experience Rating Parameters including Expected Loss Rates, D-Ratios, Weighting Values, Ballast Values, State Per Claim Accident Limitation, and the State Multiple Claim Accident Limitation
- USL&HW percentage used in connection with Rule XII-D-3-b of the *Massachusetts Workers Compensation and Employers Liability Insurance Manual (MA Manual)*
- USL&HW Act—Expected Loss Factor—Non-F Classes shown in Part Five of the *Experience Rating Plan Manual*
- Retrospective Rating Parameters including Excess Loss Factors, Hazard Group Differentials, and Retrospective Rating Expense Tables
- Premium credits associated with the Benefits Deductible Coverage Program and the Benefits Claim and Aggregate Deductible Program

The new rates and rating values are available in electronic form on our website (www.wcribma.org). Experience rating and ARAP factors (including replacement of preliminary experience ratings and ARAP factors), effective July 1, 2020 and subsequent, will be issued in due course using the new experience rating parameters.

When the new rates, experience ratings, and ARAP factors are received and incorporated into policy issuance, carriers should no longer attach the Massachusetts Pending Premium Change Endorsement WC 20 04 01 to policies.

DANIEL R. JUDSON
President

Attachments

**MASSACHUSETTS WORKERS COMPENSATION
AND EMPLOYERS LIABILITY INSURANCE MANUAL**

RATES

Original Printing

Effective July 1, 2020

Page RA-1

RATES

LEGEND

(a) Rate for each individual risk must be obtained by Home Office from the MA Bureau.

D Supplement Disease Loading. Refer to Section IV of the Manual Supplement - - Treatment of Disease Coverage.

F Rate provides for coverage under the United States Longshore and Harbor Workers' Compensation Act.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA).

| CLASS CODE | RATE | MIN PREM | LOSS CONST | CLASS CODE | RATE | MIN PREM | LOSS CONST | CLASS CODE | RATE | MIN PREM | LOSS CONST | CLASS CODE | RATE | MIN PREM | LOSS CONST |
|------------|--------|----------|------------|------------|------|----------|------------|------------|-------|----------|------------|------------|------|----------|------------|
| 0005 | 2.05 | 251. | 20. | 1924 | 1.98 | 228. | -- | 2501 | 1.72 | 219. | -- | 3082D | 4.33 | 311. | -- |
| 0008 | 2.26 | 258. | 20. | 1925 | 5.13 | 339. | -- | 2503 | 1.04 | 195. | -- | 3085D | 3.91 | 296. | -- |
| 0016 | 3.10 | 288. | 20. | 2003 | 3.20 | 271. | -- | 2570 | 4.06 | 301. | -- | 3110 | 7.02 | 496. | -- |
| 0034 | 2.72 | 274. | 20. | 2014 | 3.32 | 275. | -- | 2576 | 1.82 | 223. | -- | 3111 | 1.63 | 216. | -- |
| 0035 | 1.64 | 236. | 20. | 2021 | 2.08 | 232. | -- | 2585 | 2.42 | 244. | -- | 3113 | 1.38 | 207. | -- |
| 0036 | 2.72 | 274. | 20. | 2039 | 3.16 | 270. | -- | 2586 | 1.68 | 218. | -- | 3114 | 2.67 | 252. | -- |
| 0042 | 3.14 | 289. | 20. | 2041 | 2.13 | 234. | -- | 2587 | 2.49 | 266. | 20. | 3118 | 1.44 | 209. | -- |
| 0046 | 1.87 | 244. | 20. | 2070 | 3.13 | 269. | -- | 2623 | 4.27 | 308. | -- | 3119 | 0.66 | 182. | -- |
| 0050 | 3.63 | 336. | 50. | 2081 | 2.38 | 242. | -- | 2651 | 1.34 | 206. | -- | 3120 | 1.11 | 198. | -- |
| 0059D | 0.23 | . | . | 2089 | 2.35 | 241. | -- | 2660 | 1.85 | 224. | -- | 3122 | 2.01 | 229. | -- |
| 0065D | 0.10 | . | . | 2095 | 2.61 | 250. | -- | 2683 | 1.83 | 223. | -- | 3127 | 1.05 | 196. | -- |
| 0066D | 0.08 | . | . | 2101 | 2.35 | 241. | -- | 2688 | 1.63 | 216. | -- | 3131 | 1.23 | 202. | -- |
| 0067D | 0.08 | . | . | 2105 | (a) | (a) | (a) | 2702 | 10.97 | 500. | 20. | 3132 | 2.23 | 237. | -- |
| 0079 | 2.37 | 262. | 20. | 2111 | 1.90 | 226. | -- | 2710 | 5.32 | 345. | -- | 3145 | 1.42 | 209. | -- |
| 0083 | 3.07 | 286. | 20. | 2114 | 2.35 | 241. | -- | 2731 | 2.63 | 251. | -- | 3146 | 1.94 | 227. | -- |
| 0106 | 8.71 | 500. | 20. | 2115 | 4.50 | 317. | -- | 2747 | 4.82 | 328. | -- | 3169 | 2.37 | 242. | -- |
| 0113 | 2.72 | 274. | 20. | 2121 | 1.24 | 202. | -- | 2790 | 1.45 | 210. | -- | 3179 | 1.00 | 194. | -- |
| 0170 | 2.72 | 274. | 20. | 2130 | 1.27 | 203. | -- | 2802 | 3.20 | 271. | -- | 3180 | 1.96 | 228. | -- |
| 0771b | 0.62 | . | . | 2131 | 2.53 | 248. | -- | 2835 | 1.30 | 205. | -- | 3188 | 2.03 | 230. | -- |
| 0908 | 71.00 | 135. | -- | 2143 | 1.92 | 226. | -- | 2836 | 1.80 | 222. | -- | 3200 | 1.77 | 221. | -- |
| 0909 | 162.00 | 226. | -- | 2150 | 3.39 | 278. | -- | 2841 | 3.30 | 275. | -- | 3220 | 2.60 | 250. | -- |
| 0912 | 323.00 | 387. | -- | 2156 | 3.77 | 291. | -- | 2883 | 2.87 | 259. | -- | 3223 | (a) | (a) | (a) |
| 0913 | 141.00 | 205. | -- | 2157 | 3.47 | 280. | -- | 2923 | 1.41 | 208. | -- | 3255 | 1.71 | 219. | -- |
| 0917 | 2.23 | 257. | 20. | 2172 | 1.53 | 213. | -- | 2942 | 1.49 | 211. | -- | 3257 | 1.94 | 227. | -- |
| 0918 | 0.42 | 194. | 20. | 2211 | 5.20 | 341. | -- | 3018 | 2.21 | 236. | -- | 3270 | 2.03 | 230. | -- |
| 1430 | 4.80 | 327. | -- | 2220 | 1.96 | 228. | -- | 3022 | 3.04 | 265. | -- | 3300 | 2.91 | 261. | -- |
| 1438 | 2.93 | 262. | -- | 2260 | 4.71 | 324. | -- | 3027 | 3.71 | 289. | -- | 3305 | (a) | (a) | (a) |
| 1463 | 9.62 | 500. | -- | 2288 | 3.02 | 265. | -- | 3028 | 2.49 | 246. | -- | 3315 | 2.49 | 246. | -- |
| 1624D | 3.29 | 294. | 20. | 2305 | 2.93 | 262. | -- | 3030 | 5.20 | 341. | -- | 3336 | 2.65 | 252. | -- |
| 1655 | 2.60 | 270. | 20. | 2362 | 1.42 | 209. | -- | 3040 | 4.08 | 302. | -- | 3365 | 4.43 | 455. | 50. |
| 1701 | 1.98 | 228. | -- | 2380 | 1.85 | 224. | -- | 3041 | 2.61 | 250. | -- | 3372 | 1.77 | 221. | -- |
| 1710D | 3.29 | 294. | 20. | 2402 | 1.95 | 227. | -- | 3042 | 4.12 | 303. | -- | 3373 | 3.17 | 270. | -- |
| 1747 | 2.56 | 249. | -- | 2413 | 2.89 | 260. | -- | 3066 | 2.00 | 229. | -- | 3381 | 1.77 | 221. | -- |
| 1748 | 2.69 | 253. | -- | 2416 | 2.17 | 235. | -- | 3076 | 1.81 | 222. | -- | 3383 | 1.43 | 209. | -- |
| 1853 | 1.17 | 200. | -- | 2417 | 1.98 | 228. | -- | 3081D | 4.33 | 311. | -- | 3385 | 0.59 | 180. | -- |

b Non-Ratable Code and Rate to be used with class code 4771.

**MASSACHUSETTS WORKERS COMPENSATION
AND EMPLOYERS LIABILITY INSURANCE MANUAL**

RATES

Page RA-2

Effective July 1, 2020

Original Printing

RATES

| CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST | CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST | CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST | CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST |
|------------|----------|-----------|------------|------------|----------|-----------|------------|------------|----------|-----------|------------|------------|----------|-----------|------------|
| 3400 | 2.37 | 242. | -- | 4150 | 0.64 | 181. | -- | 4771c | 4.14 | 326. | -- | 5507 | 5.20 | 482. | 50. |
| 3507 | 2.34 | 241. | -- | 4239 | 1.81 | 222. | -- | 4777 | 2.27 | 238. | -- | 5508D | 3.75 | 340. | 50. |
| 3515 | 2.45 | 245. | -- | 4243 | 2.51 | 247. | -- | 4825 | 0.41 | 173. | -- | 5509 | 4.15 | 354. | 50. |
| 3558 | 0.69 | 183. | -- | 4244 | 2.20 | 236. | -- | 4828 | 0.82 | 188. | -- | 5538 | 3.89 | 345. | 50. |
| 3571 | 0.63 | 181. | -- | 4250 | 1.51 | 212. | -- | 4829 | 0.82 | 188. | -- | 5545 | 37.71 | 500. | 50. |
| 3574 | 1.43 | 209. | -- | 4251 | 1.78 | 221. | -- | 4902 | 1.49 | 211. | -- | 5547 | 10.00 | 500. | 50. |
| 3612 | 1.22 | 202. | -- | 4273 | 2.61 | 250. | -- | 4923 | 0.54 | 178. | -- | 5606 | 1.22 | 252. | 50. |
| 3620 | 3.33 | 276. | -- | 4279 | 1.85 | 224. | -- | 5020 | 4.06 | 351. | 50. | 5610 | 4.19 | 356. | 50. |
| 3629 | 1.43 | 209. | -- | 4283 | 1.50 | 212. | -- | 5022 | 8.93 | 500. | 50. | 5645 | 6.35 | 500. | 50. |
| 3632 | 1.43 | 209. | -- | 4299 | 1.54 | 213. | -- | 5037 | 15.33 | 500. | 50. | 5701 | 18.63 | 500. | 50. |
| 3634 | 1.21 | 201. | -- | 4304 | 3.87 | 294. | -- | 5040 | 19.85 | 500. | 50. | 5703 | 10.77 | 500. | 50. |
| 3635 | 2.55 | 248. | -- | 4307 | 1.34 | 206. | -- | 5057 | 20.97 | 500. | 50. | 5705 | 9.47 | 500. | 50. |
| 3638 | 1.43 | 209. | -- | 4308 | 1.42 | 209. | -- | 5059 | 18.13 | 500. | 50. | 6003 | 7.82 | 500. | 50. |
| 3642 | 0.96 | 193. | -- | 4351 | 0.78 | 186. | -- | 5102 | 6.12 | 500. | 50. | 6005 | 3.75 | 340. | 50. |
| 3643 | 1.31 | 205. | -- | 4352 | 1.12 | 198. | -- | 5146 | 6.50 | 500. | 50. | 6204 | 4.79 | 468. | 50. |
| 3647 | 1.84 | 223. | -- | 4360 | 0.54 | 178. | -- | 5160 | 2.27 | 288. | 50. | 6217 | 3.96 | 348. | 50. |
| 3648 | 1.04 | 195. | -- | 4361 | 0.62 | 201. | 20. | 5183 | 2.82 | 308. | 50. | 6229 | 3.56 | 334. | 50. |
| 3681 | 0.59 | 180. | -- | 4362 | 0.45 | 195. | 20. | 5188 | 3.65 | 337. | 50. | 6233 | 2.13 | 284. | 50. |
| 3685 | 0.56 | 179. | -- | 4410 | 2.57 | 249. | -- | 5190 | 2.05 | 281. | 50. | 6251D | 4.13 | 354. | 50. |
| 3724 | 4.60 | 461. | 50. | 4432 | 0.63 | 181. | -- | 5191 | 0.70 | 204. | 20. | 6252D | 6.12 | 500. | 50. |
| 3726 | 6.22 | 500. | 50. | 4439 | 3.64 | 286. | -- | 5192 | 2.33 | 261. | 20. | 6306 | 6.71 | 500. | 50. |
| 3807 | 2.37 | 242. | -- | 4452 | 2.31 | 240. | -- | 5213 | 10.42 | 500. | 50. | 6319 | 2.81 | 307. | 50. |
| 3808 | 2.80 | 257. | -- | 4459 | 2.36 | 242. | -- | 5215 | 3.76 | 341. | 50. | 6325 | 2.56 | 299. | 50. |
| 3821 | 4.43 | 334. | 20. | 4470 | 1.77 | 221. | -- | 5221 | 6.12 | 500. | 50. | 6400 | 4.42 | 455. | 50. |
| 3826 | 3.60 | 285. | -- | 4484 | 1.74 | 220. | -- | 5222 | 9.21 | 500. | 50. | 6504 | 2.35 | 241. | -- |
| 3830 | 1.43 | 209. | -- | 4493 | 1.65 | 217. | -- | 5223 | 3.65 | 337. | 50. | 6702M | (a) | . | -- |
| 3841 | 1.21 | 201. | -- | 4511 | 0.24 | 187. | 20. | 5348 | 3.85 | 344. | 50. | 6703M | (a) | . | -- |
| 4000 | 4.55 | 338. | 20. | 4512 | 0.08 | 182. | 20. | 5402 | 5.48 | 492. | 50. | 6704M | (a) | . | -- |
| 4021 | 3.10 | 268. | -- | 4557 | 1.47 | 210. | -- | 5403 | 7.77 | 500. | 50. | 6801F | 6.81 | 488. | -- |
| 4024 | 2.85 | 259. | -- | 4558 | 1.30 | 205. | -- | 5437 | 3.84 | 343. | 50. | 6811 | 5.63 | 467. | 20. |
| 4034 | 4.79 | 327. | -- | 4583 | 2.27 | 238. | -- | 5443 | 3.29 | 324. | 50. | 6824F | 10.30 | 500. | -- |
| 4036 | 1.76 | 221. | -- | 4611 | 0.66 | 182. | -- | 5445 | 5.60 | 496. | 50. | 6826F | 5.74 | 451. | -- |
| 4038 | 2.62 | 251. | -- | 4635 | 4.24 | 307. | -- | 5462 | 5.19 | 482. | 50. | 6834 | 2.20 | 256. | 20. |
| 4053 | 1.94 | 227. | -- | 4653 | 1.49 | 211. | -- | 5472 | 7.50 | 500. | 50. | 6836 | 3.23 | 292. | 20. |
| 4062 | 1.58 | 214. | -- | 4665 | 7.56 | 500. | -- | 5473 | 9.31 | 500. | 50. | 6843F | 10.05 | 500. | -- |
| 4112 | 0.35 | 171. | -- | 4692 | 0.44 | 174. | -- | 5474 | 3.71 | 339. | 50. | 6854 | 8.31 | 500. | 20. |
| 4113 | 1.94 | 227. | -- | 4693 | 0.73 | 185. | -- | 5478 | 3.63 | 336. | 50. | 6872F | 14.08 | 500. | -- |
| 4114 | 2.18 | 235. | -- | 4720 | 1.50 | 212. | -- | 5479 | 5.12 | 479. | 50. | 6874F | 15.39 | 500. | -- |
| 4130 | 2.56 | 249. | -- | 4740 | 0.83 | 188. | -- | 5480 | 4.38 | 453. | 50. | 6882 | 11.64 | 500. | 20. |
| 4133 | 1.25 | 203. | -- | 4741 | 1.84 | 223. | -- | 5506 | 4.33 | 452. | 50. | 6884 | 12.72 | 500. | 20. |

c For Non-Ratable portion of Rate, refer to class code 0771.

**MASSACHUSETTS WORKERS COMPENSATION
AND EMPLOYERS LIABILITY INSURANCE MANUAL**

RATES

Original Printing

Effective July 1, 2020

Page RA-3

RATES

| CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST | CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST | CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST | CLASS CODE | MIN RATE | LOSS PREM | LOSS CONST |
|------------|----------|-----------|------------|------------|----------|-----------|------------|------------|----------|-----------|------------|------------|----------|-----------|------------|
| 7016M | 1.88 | . | -- | 7502 | 1.64 | 236. | 20. | 8232 | 5.10 | 358. | 20. | 8829 | 1.92 | 246. | 20. |
| 7024M | 2.35 | . | -- | 7515 | 2.50 | 267. | 20. | 8233 | 5.01 | 354. | 20. | 8831 | 0.89 | 210. | 20. |
| 7038M | 3.55 | . | -- | 7520 | 2.64 | 271. | 20. | 8235 | 3.56 | 304. | 20. | 8832 | 0.25 | 188. | 20. |
| 7046M | 5.06 | . | -- | 7538 | 5.83 | 500. | 50. | 8263 | 3.99 | 319. | 20. | 8833 | 1.01 | 214. | 20. |
| 7047M | 2.95 | . | -- | 7539 | 1.10 | 218. | 20. | 8264 | 4.30 | 330. | 20. | 8835 | 1.63 | 236. | 20. |
| 7050M | 5.57 | . | -- | 7580 | 2.88 | 280. | 20. | 8265 | 5.01 | 354. | 20. | 8837 | (a) | (a) | (a) |
| 7090M | 4.44 | . | -- | 7590 | 3.83 | 313. | 20. | 8279 | 3.54 | 303. | 20. | 8868 | 0.64 | 201. | 20. |
| 7098M | 5.95 | . | -- | 7600 | 3.18 | 290. | 20. | 8291 | 3.43 | 299. | 20. | 8901 | 0.06 | 181. | 20. |
| 7099M | 7.46 | . | -- | 7601 | 5.25 | 484. | 50. | 8292 | 3.16 | 290. | 20. | 9014 | 2.01 | 249. | 20. |
| 7133 | (a) | (a) | (a) | 7610 | 0.26 | 188. | 20. | 8293 | 7.14 | 500. | 20. | 9015 | 2.70 | 274. | 20. |
| 7151M | 8.26 | . | -- | 7704 | 2.65 | 272. | 20. | 8350 | 5.83 | 474. | 20. | 9016 | 1.60 | 235. | 20. |
| 7152M | 12.95 | . | -- | 7720 | 1.29 | 224. | 20. | 8380 | 2.33 | 261. | 20. | 9019 | 2.82 | 278. | 20. |
| 7153M | 10.33 | . | -- | 7855 | 3.26 | 323. | 50. | 8381 | 1.61 | 235. | 20. | 9033 | 2.23 | 257. | 20. |
| 7219 | 7.58 | 500. | 20. | 8001 | 1.47 | 230. | 20. | 8385 | 2.76 | 276. | 20. | 9040 | 2.56 | 269. | 20. |
| 7230 | 8.46 | 500. | 20. | 8002 | 1.48 | 231. | 20. | 8392 | 1.33 | 226. | 20. | 9044 | 1.20 | 221. | 20. |
| 7231 | 9.31 | 500. | 20. | 8006 | 1.08 | 217. | 20. | 8393 | 1.20 | 221. | 20. | 9052 | 1.33 | 226. | 20. |
| 7309F | 10.52 | 500. | -- | 8008 | 0.65 | 202. | 20. | 8500 | 5.01 | 354. | 20. | 9058 | 1.26 | 223. | 20. |
| 7313F | 12.75 | 500. | -- | 8010 | 1.49 | 231. | 20. | 8601 | 0.19 | 186. | 20. | 9060 | 0.90 | 211. | 20. |
| 7317F | 16.69 | 500. | -- | 8013 | 0.31 | 190. | 20. | 8709F | 4.93 | 332. | -- | 9061 | 0.85 | 209. | 20. |
| 7327F | 23.78 | 500. | -- | 8017 | 0.84 | 208. | 20. | 8710 | 2.81 | 277. | 20. | 9062 | 0.85 | 209. | 20. |
| 7333M | 7.53 | . | -- | 8018 | 3.16 | 290. | 20. | 8719 | 2.81 | 277. | 20. | 9063 | 0.53 | 198. | 20. |
| 7335M | 8.85 | . | -- | 8021 | 3.01 | 284. | 20. | 8720 | 0.71 | 204. | 20. | 9077F | 5.45 | 350. | -- |
| 7337M | 11.10 | . | -- | 8031 | 1.55 | 233. | 20. | 8721 | 0.24 | 187. | 20. | 9079 | 0.92 | 211. | 20. |
| 7350F | 19.75 | 500. | -- | 8032 | 1.08 | 217. | 20. | 8726F | 4.25 | 308. | -- | 9089 | 0.73 | 205. | 20. |
| 7360 | 3.49 | 301. | 20. | 8033 | 1.35 | 226. | 20. | 8734M | 0.44 | . | -- | 9093 | 1.02 | 215. | 20. |
| 7370 | 3.44 | 299. | 20. | 8034 | 2.62 | 271. | 20. | 8737M | 0.35 | . | -- | 9101 | 3.12 | 288. | 20. |
| 7380 | 5.32 | 456. | 20. | 8039 | 1.13 | 219. | 20. | 8738M | 0.55 | . | -- | 9102 | 2.02 | 250. | 20. |
| 7382 | 3.26 | 293. | 20. | 8044 | 2.53 | 268. | 20. | 8742 | 0.10 | 183. | 20. | 9154 | 1.29 | 224. | 20. |
| 7394M | 9.68 | . | -- | 8046 | 1.79 | 242. | 20. | 8745 | 4.88 | 350. | 20. | 9156 | 1.55 | 233. | 20. |
| 7395M | 12.37 | . | -- | 8048 | 2.31 | 260. | 20. | 8747 | 0.68 | 203. | 20. | 9178 | 12.34 | 500. | 20. |
| 7398M | 15.51 | . | -- | 8058 | 2.00 | 249. | 20. | 8748 | 0.59 | 200. | 20. | 9179 | 31.19 | 500. | 20. |
| 7403 | 3.64 | 306. | 20. | 8103 | 2.21 | 256. | 20. | 8800 | 0.90 | 211. | 20. | 9180 | 4.01 | 319. | 20. |
| 7405d | 0.80 | 216. | 20. | 8105 | 6.04 | 481. | 20. | 8803 | 0.04 | 180. | 20. | 9182 | 2.85 | 279. | 20. |
| 7420 | 6.97 | 500. | 20. | 8106 | 4.98 | 353. | 20. | 8805M | 0.18 | . | -- | 9186 | 4.01 | 319. | 20. |
| 7421 | 1.09 | 217. | 20. | 8107 | 2.46 | 265. | 20. | 8810 | 0.06 | 181. | 20. | 9220 | 2.86 | 279. | 20. |
| 7422 | 1.09 | 217. | 20. | 8111 | 2.52 | 267. | 20. | 8814M | 0.14 | . | -- | 9402 | 3.61 | 305. | 20. |
| 7425 | 2.18 | 255. | 20. | 8203 | 5.49 | 462. | 20. | 8815M | 0.23 | . | -- | 9403 | 8.78 | 500. | 20. |
| 7431e | 0.82 | 217. | 20. | 8204 | 4.92 | 351. | 20. | 8820 | 0.07 | 181. | 20. | 9410 | 2.86 | 279. | 20. |
| 7445f | 0.27 | . | . | 8215 | 3.18 | 290. | 20. | 8824 | 1.63 | 236. | 20. | 9501 | 1.82 | 223. | -- |
| 7453g | 0.27 | . | . | 8227 | 4.26 | 358. | 50. | 8826 | 1.29 | 224. | 20. | 9505 | 1.82 | 223. | -- |

For Non-Ratable portion of Rate, refer to:

d 7445

e 7453

Non-Ratable Code and Rate to be used with:

f 7405

g 7431

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code 7370 - "Taxicab Co.":

| | |
|----------------------------------|---------------|
| Employee operated vehicles | \$111,700.00‡ |
| Leased or rented vehicles..... | \$74,400.00‡ |

Basis of Premium for Sole Proprietors and Partners of Legal Partnerships, Members of Limited

| | |
|--|--------------|
| Liability Companies or Partners of Limited Liability Partnerships in accordance with Rule IX-B-3-a | \$52,100.00‡ |
|--|--------------|

Payroll Limitations:

For Executive Officers - in accordance with Rule IX-A-3-a and b

| | |
|---|-------------|
| Minimum individual payroll for an executive officer per week..... | \$230.00‡ |
| Maximum individual payroll for an executive officer per week..... | \$1,140.00‡ |

For Spouses of Individuals, Co-Partners or Corporate Officers - in accordance with Rule IX-A-4

| | |
|--|-----------|
| Minimum individual payroll for of a spouse per week..... | \$230.00‡ |
|--|-----------|

For Elected or Appointed Officers of a City or Town- in accordance with Rule IX-A-5

| | |
|--|-------------|
| Minimum individual payroll for an elected or appointed officer per week..... | \$230.00‡ |
| Maximum individual payroll for an elected or appointed officer per week..... | \$1,140.00‡ |

Applicable with the footnote instructions detailing the maximum average weekly wage per employee for the following three classification codes:

| | |
|--|-----------|
| Code 9186 - Amusement Device Operator, Carnival Or Circus Traveling – All Employees & Drivers..... | \$340.00‡ |
| Code 9179 - Athletic Sports Or Park: Contact Sports..... | \$340.00‡ |
| Code 9178 - Athletic Sports Or Park: Non-Contact Sports..... | \$340.00‡ |

Terrorism Insurance Program—Certified Loss: 0.03

BENEFITS DEDUCTIBLE COVERAGE PROGRAM

| <u>Medical and Indemnity Deductible Amount</u> | <u>Premium Reduction Percentage</u> |
|--|---|
| \$ 500 | 1.8% |
| \$1,000 | 3.0% |
| \$2,000 | 4.6% |
| \$2,500 | 5.2% |
| \$5,000 | 7.8% |

BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM

| <u>Basis for the Aggregate Limit</u> | <u>Claim Deductible Amount</u> | <u>Aggregate Deductible Amount</u> | <u>Premium Reduction Percentage</u> |
|--|------------------------------------|--|---|
| 0 to \$75,000 | \$2,500 | \$10,000 | 5.1% |
| \$75,001 to \$100,000 | \$2,500 | \$10,000 | 5.0% |
| \$100,001 to \$125,000 | \$2,500 | \$10,000 | 4.9% |
| \$125,001 to \$150,000 | \$2,500 | \$10,000 | 4.8% |
| \$150,001 to \$200,000 | \$2,500 | \$10,000 | 4.6% |
| over \$200,000 | \$2,500 | 5% of Basis for the Aggregate Limit | 4.3% |

Expense Constant applicable in accordance with MA Manual Rule VI-E-2:

| | |
|---|----------|
| Policies which develop earned Standard Premium of less than \$200 | \$159.00 |
| Policies which develop earned Standard Premium of at least \$200 and less than \$1,000..... | \$250.00 |
| Policies which develop earned Standard Premium of \$1,000 or more | \$338.00 |

The expense constant for private residence per capita classifications is \$64, up to a maximum of 4.

‡Effective October 1, 2019

Premium Discount Percentages—(See MA Manual Rule VII). The following premium discounts are applicable to Standard Premiums. Note: Premium Discount is not applicable to Assigned Risk policies.

| | | <u>Type A Discount</u> | <u>Type B Discount</u> |
|-------|-----------------|-------------------------------|-------------------------------|
| First | \$ 10,000 | 0.0% | 0.0% |
| Next | 190,000 | 9.1% | 5.1% |
| Next | 1,550,000 | 11.3% | 6.5% |
| Over | 1,750,000 | 12.3% | 7.5% |

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule XII-D-3-b "U.S. Longshore and Harbor Workers' Compensation Act" of the MA Manual..... 21.0%
(Multiply an eligible Non-F classification rate by a factor of 1.21)

EXPERIENCE RATING ELIGIBILITY

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a subject premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. The Experience Rating Plan Manual should be referenced for the latest eligibility amounts by state.

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS

| CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO |
|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|
| 0005 | 1.04 | .15 | 2115 | 2.14 | .14 | 3041 | 1.32 | .15 | 3634 | 0.63 | .15 | 4439 | 1.73 | .16 |
| 0008 | 1.15 | .16 | 2121 | 0.63 | .15 | 3042 | 2.09 | .15 | 3635 | 1.29 | .16 | 4452 | 1.17 | .15 |
| 0016 | 1.47 | .16 | 2130 | 0.65 | .15 | 3066 | 1.01 | .15 | 3638 | 0.74 | .15 | 4459 | 1.20 | .15 |
| 0034 | 1.38 | .16 | 2131 | 1.28 | .15 | 3076 | 0.94 | .15 | 3642 | 0.48 | .15 | 4470 | 0.90 | .15 |
| 0035 | 0.85 | .16 | 2143 | 1.00 | .15 | 3081D | 2.06 | .16 | 3643 | 0.67 | .15 | 4484 | 0.88 | .16 |
| 0036 | 1.38 | .16 | 2150 | 1.72 | .15 | 3082D | 2.06 | .16 | 3647 | 0.93 | .15 | 4493 | 0.83 | .15 |
| 0042 | 1.59 | .16 | 2156 | 1.91 | .15 | 3085D | 1.86 | .15 | 3648 | 0.54 | .16 | 4511 | 0.12 | .15 |
| 0046 | 0.95 | .17 | 2157 | 1.76 | .14 | 3110 | 3.56 | .15 | 3681 | 0.30 | .15 | 4512 | 0.04 | .15 |
| 0050 | 1.84 | .15 | 2172 | 0.78 | .14 | 3111 | 0.82 | .15 | 3685 | 0.29 | .15 | 4557 | 0.76 | .15 |
| 0059D | . | . | 2211 | 2.47 | .15 | 3113 | 0.70 | .15 | 3724 | 1.93 | .15 | 4558 | 0.66 | .16 |
| 0065D | . | . | 2220 | 0.99 | .15 | 3114 | 1.35 | .15 | 3726 | 2.35 | .14 | 4583 | 0.99 | .15 |
| 0066D | . | . | 2260 | 2.24 | .15 | 3118 | 0.75 | .14 | 3807 | 1.23 | .16 | 4611 | 0.34 | .15 |
| 0067D | . | . | 2288 | 1.56 | .15 | 3119 | 0.36 | .16 | 3808 | 1.42 | .15 | 4635 | 1.66 | .16 |
| 0079 | 1.13 | .17 | 2305 | 1.49 | .15 | 3120 | 0.61 | .15 | 3821 | 2.24 | .16 | 4653 | 0.77 | .15 |
| 0083 | 1.55 | .15 | 2362 | 0.72 | .17 | 3122 | 1.04 | .16 | 3826 | 1.83 | .16 | 4665 | 3.59 | .15 |
| 0106 | 3.78 | .16 | 2380 | 0.94 | .15 | 3127 | 0.53 | .15 | 3830 | 0.72 | .15 | 4692 | 0.23 | .15 |
| 0113 | 1.38 | .16 | 2402 | 0.93 | .15 | 3131 | 0.62 | .16 | 3841 | 0.61 | .15 | 4693 | 0.37 | .16 |
| 0170 | 1.38 | .16 | 2413 | 1.47 | .15 | 3132 | 1.13 | .16 | 4000 | 1.97 | .15 | 4720 | 0.76 | .15 |
| 0771 | . | . | 2416 | 1.10 | .15 | 3145 | 0.72 | .15 | 4021 | 1.47 | .15 | 4740 | 0.39 | .15 |
| 0908 | 35.76 | .15 | 2417 | 1.00 | .14 | 3146 | 0.98 | .16 | 4024 | 1.35 | .15 | 4741 | 0.93 | .14 |
| 0909 | 83.70 | .18 | 2501 | 0.87 | .15 | 3169 | 1.20 | .16 | 4034 | 2.27 | .15 | 4771 | 1.86 | .14 |
| 0912 | 167.40 | .18 | 2503 | 0.54 | .14 | 3179 | 0.52 | .15 | 4036 | 0.84 | .15 | 4777 | 0.89 | .15 |
| 0913 | 71.52 | .15 | 2570 | 2.10 | .14 | 3180 | 1.01 | .15 | 4038 | 1.44 | .13 | 4825 | 0.19 | .15 |
| 0917 | 1.16 | .15 | 2576 | 0.94 | .16 | 3188 | 1.05 | .15 | 4053 | 0.98 | .15 | 4828 | 0.42 | .15 |
| 0918 | 0.21 | .14 | 2585 | 1.25 | .15 | 3200 | 0.90 | .15 | 4062 | 0.80 | .15 | 4829 | 0.36 | .15 |
| 1430 | 2.28 | .15 | 2586 | 0.85 | .16 | 3220 | 1.31 | .15 | 4112 | 0.18 | .15 | 4902 | 0.77 | .16 |
| 1438 | 1.27 | .15 | 2587 | 1.29 | .14 | 3223 | (a) | (a) | 4113 | 0.98 | .15 | 4923 | 0.28 | .15 |
| 1463 | 4.17 | .17 | 2623 | 2.16 | .15 | 3255 | 0.94 | .15 | 4114 | 1.10 | .14 | 5020 | 1.86 | .14 |
| 1624D | 1.43 | .15 | 2651 | 0.70 | .15 | 3257 | 0.98 | .15 | 4130 | 1.30 | .15 | 5022 | 3.75 | .14 |
| 1655 | 1.24 | .15 | 2660 | 0.96 | .15 | 3270 | 1.03 | .15 | 4133 | 0.65 | .15 | 5037 | 5.79 | .14 |
| 1701 | 0.94 | .15 | 2683 | 0.95 | .16 | 3300 | 1.47 | .16 | 4150 | 0.35 | .14 | 5040 | 7.50 | .14 |
| 1710D | 1.56 | .15 | 2688 | 0.85 | .16 | 3305 | (a) | (a) | 4239 | 0.86 | .15 | 5057 | 7.92 | .16 |
| 1747 | 1.21 | .15 | 2702 | 4.28 | .15 | 3315 | 1.29 | .15 | 4243 | 1.27 | .15 | 5059 | 6.84 | .15 |
| 1748 | 1.28 | .17 | 2710 | 2.31 | .16 | 3336 | 1.26 | .14 | 4244 | 1.11 | .14 | 5102 | 2.57 | .14 |
| 1853 | 0.59 | .13 | 2731 | 1.25 | .16 | 3365 | 2.04 | .15 | 4250 | 0.76 | .15 | 5146 | 2.98 | .15 |
| 1924 | 1.02 | .15 | 2747 | 2.65 | .15 | 3372 | 0.90 | .15 | 4251 | 0.90 | .14 | 5160 | 0.95 | .15 |
| 1925 | 2.60 | .23 | 2790 | 0.75 | .15 | 3373 | 1.61 | .14 | 4273 | 1.32 | .15 | 5183 | 1.29 | .15 |
| 2003 | 1.62 | .15 | 2802 | 1.62 | .15 | 3381 | 0.89 | .15 | 4279 | 0.94 | .15 | 5188 | 1.68 | .14 |
| 2014 | 1.58 | .15 | 2835 | 0.71 | .16 | 3383 | 0.74 | .16 | 4283 | 0.76 | .15 | 5190 | 0.94 | .15 |
| 2021 | 1.05 | .15 | 2836 | 0.99 | .15 | 3385 | 0.31 | .15 | 4299 | 0.80 | .15 | 5191 | 0.35 | .15 |
| 2039 | 1.64 | .15 | 2841 | 1.71 | .16 | 3400 | 1.20 | .16 | 4304 | 1.96 | .15 | 5192 | 1.18 | .15 |
| 2041 | 1.10 | .15 | 2883 | 1.46 | .15 | 3507 | 1.18 | .15 | 4307 | 0.73 | .16 | 5213 | 4.37 | .14 |
| 2070 | 1.59 | .15 | 2923 | 0.73 | .15 | 3515 | 1.24 | .15 | 4308 | 0.73 | .12 | 5215 | 1.84 | .14 |
| 2081 | 1.21 | .16 | 2942 | 0.82 | .16 | 3558 | 0.35 | .17 | 4351 | 0.39 | .15 | 5221 | 2.81 | .14 |
| 2089 | 1.19 | .14 | 3018 | 1.05 | .15 | 3571 | 0.33 | .15 | 4352 | 0.58 | .14 | 5222 | 3.86 | .14 |
| 2095 | 1.32 | .14 | 3022 | 1.58 | .15 | 3574 | 0.74 | .15 | 4360 | 0.28 | .15 | 5223 | 1.68 | .15 |
| 2101 | 1.22 | .14 | 3027 | 1.76 | .16 | 3612 | 0.62 | .16 | 4361 | 0.32 | .17 | 5348 | 1.77 | .14 |
| 2105 | (a) | (a) | 3028 | 1.26 | .15 | 3620 | 1.58 | .16 | 4362 | 0.23 | .15 | 5402 | 2.75 | .15 |
| 2111 | 0.98 | .15 | 3030 | 2.47 | .15 | 3629 | 0.74 | .15 | 4410 | 1.30 | .16 | 5403 | 3.26 | .14 |
| 2114 | 1.22 | .14 | 3040 | 1.94 | .14 | 3632 | 0.72 | .15 | 4432 | 0.35 | .16 | 5437 | 1.77 | .15 |

(a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.

D Supplement Disease Loading.

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS

| CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO | CLASS CODE | EXP LOSS RATE | DISC RATIO |
|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|
| 5443 | 1.61 | .15 | 7016M | 1.12 | .79 | 7704 | 1.15 | .16 | 8719 | 1.10 | .15 | 9179 | 16.16 | .18 |
| 5445 | 2.35 | .14 | 7024M | 1.40 | .79 | 7720 | 0.61 | .15 | 8720 | 0.34 | .15 | 9180 | 1.90 | .18 |
| 5462 | 2.38 | .14 | 7038M | 2.12 | .76 | 7855 | 1.50 | .14 | 8721 | 0.12 | .16 | 9182 | 1.44 | .17 |
| 5472 | 2.83 | .14 | 7046M | 3.02 | .58 | 8001 | 0.76 | .16 | 8726F | 1.85 | .18 | 9186 | 1.74 | .18 |
| 5473 | 3.51 | .15 | 7047M | 1.76 | .69 | 8002 | 0.75 | .17 | 8734M | 0.21 | .54 | 9220 | 1.45 | .15 |
| 5474 | 1.56 | .15 | 7050M | 3.32 | .67 | 8006 | 0.55 | .16 | 8737M | 0.17 | .54 | 9402 | 1.72 | .15 |
| 5478 | 1.67 | .14 | 7090M | 2.65 | .76 | 8008 | 0.34 | .16 | 8738M | 0.26 | .53 | 9403 | 3.81 | .15 |
| 5479 | 2.51 | .14 | 7098M | 3.55 | .58 | 8010 | 0.77 | .16 | 8742 | 0.05 | .16 | 9410 | 1.45 | .16 |
| 5480 | 1.84 | .14 | 7099M | 4.45 | .51 | 8013 | 0.16 | .16 | 8745 | 2.47 | .17 | 9501 | 0.92 | .15 |
| 5506 | 1.64 | .14 | 7133 | (a) | (a) | 8017 | 0.44 | .16 | 8747 | 0.35 | .14 | 9505 | 0.92 | .15 |
| 5507 | 2.18 | .14 | 7151M | 3.96 | .52 | 8018 | 1.64 | .15 | 8748 | 0.30 | .15 | 9519 | 1.20 | .15 |
| 5508D | 1.72 | .15 | 7152M | 6.22 | .52 | 8021 | 1.53 | .15 | 8800 | 0.50 | .15 | 9521 | 1.26 | .15 |
| 5509 | 1.74 | .15 | 7153M | 4.96 | .52 | 8031 | 0.78 | .16 | 8803 | 0.02 | .16 | 9522 | 0.72 | .15 |
| 5538 | 1.79 | .15 | 7219 | 3.29 | .15 | 8032 | 0.56 | .16 | 8805M | 0.09 | .60 | 9533 | 5.27 | .15 |
| 5545 | 14.24 | .16 | 7230 | 4.29 | .14 | 8033 | 0.69 | .15 | 8810 | 0.03 | .16 | 9534 | 2.09 | .14 |
| 5547 | 3.78 | .16 | 7231 | 4.72 | .15 | 8034 | 1.33 | .15 | 8814M | 0.07 | .60 | 9549 | 1.84 | .14 |
| 5606 | 0.51 | .15 | 7309F | 3.83 | .16 | 8039 | 0.59 | .17 | 8815M | 0.11 | .59 | 9552 | 3.17 | .16 |
| 5610 | 2.05 | .14 | 7313F | 4.64 | .13 | 8044 | 1.28 | .15 | 8820 | 0.03 | .15 | 9586 | 0.15 | .15 |
| 5645 | 2.67 | .15 | 7317F | 6.08 | .16 | 8046 | 0.91 | .16 | 8824 | 0.82 | .16 | 9620 | 0.34 | .16 |
| 5701 | 7.04 | .16 | 7327F | 8.66 | .16 | 8048 | 1.20 | .15 | 8826 | 0.67 | .15 | | | |
| 5703 | 4.95 | .14 | 7333M | 4.51 | .70 | 8058 | 1.01 | .17 | 8829 | 0.97 | .15 | | | |
| 5705 | 4.35 | .15 | 7335M | 5.30 | .70 | 8103 | 1.12 | .15 | 8831 | 0.45 | .18 | | | |
| 6003 | 3.59 | .14 | 7337M | 6.65 | .61 | 8105 | 3.13 | .14 | 8832 | 0.13 | .15 | | | |
| 6005 | 1.72 | .15 | 7350F | 7.90 | .14 | 8106 | 2.37 | .16 | 8833 | 0.51 | .15 | | | |
| 6204 | 2.01 | .14 | 7360 | 1.66 | .15 | 8107 | 1.17 | .16 | 8835 | 0.83 | .14 | | | |
| 6217 | 1.66 | .15 | 7370 | 1.74 | .16 | 8111 | 1.27 | .16 | 8837 | (a) | (a) | | | |
| 6229 | 1.49 | .15 | 7380 | 2.70 | .15 | 8203 | 2.78 | .15 | 8868 | 0.33 | .16 | | | |
| 6233 | 0.89 | .14 | 7382 | 1.65 | .15 | 8204 | 2.34 | .17 | 8901 | 0.03 | .16 | | | |
| 6251D | 1.73 | .13 | 7394M | 5.80 | .84 | 8215 | 1.51 | .16 | 9014 | 0.98 | .15 | | | |
| 6252D | 2.31 | .14 | 7395M | 7.41 | .84 | 8227 | 1.61 | .15 | 9015 | 1.37 | .15 | | | |
| 6306 | 2.82 | .14 | 7398M | 9.29 | .74 | 8232 | 2.42 | .15 | 9016 | 0.81 | .16 | | | |
| 6319 | 1.18 | .14 | 7403 | 1.73 | .16 | 8233 | 2.38 | .16 | 9019 | 1.34 | .14 | | | |
| 6325 | 1.07 | .15 | 7405 | 0.51 | .15 | 8235 | 1.80 | .15 | 9033 | 1.13 | .15 | | | |
| 6400 | 2.16 | .15 | 7420 | 2.72 | .15 | 8263 | 2.02 | .16 | 9040 | 1.33 | .16 | | | |
| 6504 | 1.22 | .14 | 7421 | 0.47 | .14 | 8264 | 2.04 | .15 | 9044 | 0.62 | .15 | | | |
| 6702M | (a) | (a) | 7422 | 0.43 | .14 | 8265 | 2.17 | .16 | 9052 | 0.69 | .15 | | | |
| 6703M | (a) | (a) | 7425 | 0.85 | .14 | 8279 | 1.54 | .16 | 9058 | 0.69 | .15 | | | |
| 6704M | (a) | (a) | 7431 | 0.43 | .14 | 8291 | 1.74 | .15 | 9060 | 0.46 | .17 | | | |
| 6801F | 2.96 | .15 | 7445 | . | . | 8292 | 1.60 | .15 | 9061 | 0.47 | .16 | | | |
| 6811 | 2.57 | .15 | 7453 | . | . | 8293 | 3.39 | .15 | 9062 | 0.47 | .16 | | | |
| 6824F | 4.12 | .17 | 7502 | 0.78 | .15 | 8350 | 2.53 | .15 | 9063 | 0.27 | .17 | | | |
| 6826F | 2.50 | .16 | 7515 | 0.98 | .19 | 8380 | 1.18 | .15 | 9077F | 2.51 | .20 | | | |
| 6834 | 1.11 | .16 | 7520 | 1.34 | .15 | 8381 | 0.82 | .16 | 9079 | 0.50 | .16 | | | |
| 6836 | 1.53 | .16 | 7538 | 2.20 | .15 | 8385 | 1.31 | .15 | 9089 | 0.38 | .16 | | | |
| 6843F | 3.66 | .16 | 7539 | 0.48 | .16 | 8392 | 0.67 | .16 | 9093 | 0.53 | .17 | | | |
| 6854 | 3.18 | .16 | 7580 | 1.37 | .15 | 8393 | 0.61 | .15 | 9101 | 1.62 | .16 | | | |
| 6872F | 5.13 | .16 | 7590 | 1.94 | .16 | 8500 | 2.38 | .16 | 9102 | 1.02 | .16 | | | |
| 6874F | 5.60 | .15 | 7600 | 1.51 | .14 | 8601 | 0.10 | .15 | 9154 | 0.66 | .16 | | | |
| 6882 | 4.45 | .16 | 7601 | 2.20 | .15 | 8709F | 1.80 | .16 | 9156 | 0.78 | .17 | | | |
| 6884 | 4.86 | .15 | 7610 | 0.13 | .14 | 8710 | 1.33 | .15 | 9178 | 6.79 | .20 | | | |

(a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau Supplement Disease Loading.

F Expected Loss Rates and Discount Ratios for risks covered under the United States Longshore and Harbor Workers' Compensation Act.

M Expected Loss Rates and Discount Ratios for risks subject to Admiralty Law or Federal Employers Liability Act (FELA).

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Effective July 1, 2020

TABLE OF WEIGHTING VALUES

| Expected Losses | Weighting Values | Expected Losses | Weighting Values | Expected Losses | Weighting Values |
|-------------------|------------------|-----------------------|------------------|---------------------------|------------------|
| 0 - 2,513 | 0.04 | 710,921 - 767,041 | 0.24 | 2,930,567 - 3,168,376 | 0.44 |
| 2,514 - 10,158 | 0.05 | 767,042 - 826,145 | 0.25 | 3,168,377 - 3,433,581 | 0.45 |
| 10,159 - 17,967 | 0.06 | 826,146 - 888,479 | 0.26 | 3,433,582 - 3,731,206 | 0.46 |
| 17,968 - 73,730 | 0.07 | 888,480 - 954,322 | 0.27 | 3,731,207 - 4,067,586 | 0.47 |
| 73,731 - 107,328 | 0.08 | 954,323 - 1,023,982 | 0.28 | 4,067,587 - 4,450,819 | 0.48 |
| 107,329 - 139,368 | 0.09 | 1,023,983 - 1,097,803 | 0.29 | 4,450,820 - 4,891,427 | 0.49 |
| 139,369 - 171,481 | 0.10 | 1,097,804 - 1,176,173 | 0.30 | 4,891,428 - 5,403,342 | 0.50 |
| 171,482 - 204,224 | 0.11 | 1,176,174 - 1,259,530 | 0.31 | 5,403,343 - 6,005,399 | 0.51 |
| 204,225 - 237,884 | 0.12 | 1,259,531 - 1,348,367 | 0.32 | 6,005,400 - 6,723,708 | 0.52 |
| 237,885 - 272,651 | 0.13 | 1,348,368 - 1,443,245 | 0.33 | 6,723,709 - 7,595,543 | 0.53 |
| 272,652 - 308,672 | 0.14 | 1,443,246 - 1,544,805 | 0.34 | 7,595,544 - 8,676,014 | 0.54 |
| 308,673 - 346,077 | 0.15 | 1,544,806 - 1,653,780 | 0.35 | 8,676,015 - 10,050,198 | 0.55 |
| 346,078 - 384,992 | 0.16 | 1,653,781 - 1,771,016 | 0.36 | 10,050,199 - 11,856,701 | 0.56 |
| 384,993 - 425,539 | 0.17 | 1,771,017 - 1,897,490 | 0.37 | 11,856,702 - 14,337,622 | 0.57 |
| 425,540 - 467,848 | 0.18 | 1,897,491 - 2,034,341 | 0.38 | 14,337,623 - 17,957,315 | 0.58 |
| 467,849 - 512,054 | 0.19 | 2,034,342 - 2,182,903 | 0.39 | 17,957,316 - 23,733,409 | 0.59 |
| 512,055 - 558,300 | 0.20 | 2,182,904 - 2,344,747 | 0.40 | 23,733,410 - 34,410,411 | 0.60 |
| 558,301 - 606,744 | 0.21 | 2,344,748 - 2,521,740 | 0.41 | 34,410,412 - 60,821,914 | 0.61 |
| 606,745 - 657,556 | 0.22 | 2,521,741 - 2,716,115 | 0.42 | 60,821,915 - 235,137,722 | 0.62 |
| 657,557 - 710,920 | 0.23 | 2,716,116 - 2,930,566 | 0.43 | 235,137,723 - 999,999,999 | 0.63 |

- (a) State Per Claim Accident Limitation..... \$300,000
- (b) State Multiple Claim Accident Limitation \$600,000
- (c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$130,000
- (d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$260,000
- (e) Employers Liability Accident Limitation \$55,000
- (f) USL&HW Act—Expected Loss Factor—Non-F Classes 15.2%
- (g) Cap on Modifications = $1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (12)]$

Effective July 1, 2020

TABLE OF BALLAST VALUES

| Expected Losses | Ballast Values | Expected Losses | Ballast Values | Expected Losses | Ballast Values |
|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|
| 0 - 61,204 | 30,000 | 1,726,453 - 1,776,411 | 205,000 | 3,475,724 - 3,525,713 | 380,000 |
| 61,205 - 98,560 | 35,000 | 1,776,412 - 1,826,373 | 210,000 | 3,525,714 - 3,575,703 | 385,000 |
| 98,561 - 141,779 | 40,000 | 1,826,374 - 1,876,337 | 215,000 | 3,575,704 - 3,625,693 | 390,000 |
| 141,780 - 187,841 | 45,000 | 1,876,338 - 1,926,302 | 220,000 | 3,625,694 - 3,675,684 | 395,000 |
| 187,842 - 235,338 | 50,000 | 1,926,303 - 1,976,269 | 225,000 | 3,675,685 - 3,725,674 | 400,000 |
| 235,339 - 283,629 | 55,000 | 1,976,270 - 2,026,238 | 230,000 | 3,725,675 - 3,775,665 | 405,000 |
| 283,630 - 332,394 | 60,000 | 2,026,239 - 2,076,208 | 235,000 | 3,775,666 - 3,825,657 | 410,000 |
| 332,395 - 381,463 | 65,000 | 2,076,209 - 2,126,180 | 240,000 | 3,825,658 - 3,875,648 | 415,000 |
| 381,464 - 430,738 | 70,000 | 2,126,181 - 2,176,153 | 245,000 | 3,875,649 - 3,925,640 | 420,000 |
| 430,739 - 480,158 | 75,000 | 2,176,154 - 2,226,127 | 250,000 | 3,925,641 - 3,975,632 | 425,000 |
| 480,159 - 529,683 | 80,000 | 2,226,128 - 2,276,103 | 255,000 | 3,975,633 - 4,025,624 | 430,000 |
| 529,684 - 579,287 | 85,000 | 2,276,104 - 2,326,079 | 260,000 | 4,025,625 - 4,075,617 | 435,000 |
| 579,288 - 628,953 | 90,000 | 2,326,080 - 2,376,056 | 265,000 | 4,075,618 - 4,125,609 | 440,000 |
| 628,954 - 678,667 | 95,000 | 2,376,057 - 2,426,035 | 270,000 | 4,125,610 - 4,175,602 | 445,000 |
| 678,668 - 728,420 | 100,000 | 2,426,036 - 2,476,014 | 275,000 | 4,175,603 - 4,225,595 | 450,000 |
| 728,421 - 778,203 | 105,000 | 2,476,015 - 2,525,994 | 280,000 | 4,225,596 - 4,275,588 | 455,000 |
| 778,204 - 828,012 | 110,000 | 2,525,995 - 2,575,975 | 285,000 | 4,275,589 - 4,325,581 | 460,000 |
| 828,013 - 877,843 | 115,000 | 2,575,976 - 2,625,956 | 290,000 | 4,325,582 - 4,375,574 | 465,000 |
| 877,844 - 927,692 | 120,000 | 2,625,957 - 2,675,938 | 295,000 | 4,375,575 - 4,425,568 | 470,000 |
| 927,693 - 977,555 | 125,000 | 2,675,939 - 2,725,921 | 300,000 | 4,425,569 - 4,475,562 | 475,000 |
| 977,556 - 1,027,432 | 130,000 | 2,725,922 - 2,775,905 | 305,000 | 4,475,563 - 4,525,555 | 480,000 |
| 1,027,433 - 1,077,321 | 135,000 | 2,775,906 - 2,825,889 | 310,000 | 4,525,556 - 4,575,549 | 485,000 |
| 1,077,322 - 1,127,219 | 140,000 | 2,825,890 - 2,875,873 | 315,000 | 4,575,550 - 4,625,543 | 490,000 |
| 1,127,220 - 1,177,125 | 145,000 | 2,875,874 - 2,925,858 | 320,000 | 4,625,544 - 4,675,538 | 495,000 |
| 1,177,126 - 1,227,039 | 150,000 | 2,925,859 - 2,975,844 | 325,000 | 4,675,539 - 4,725,532 | 500,000 |
| 1,227,040 - 1,276,960 | 155,000 | 2,975,845 - 3,025,830 | 330,000 | 4,725,533 - 4,775,526 | 505,000 |
| 1,276,961 - 1,326,887 | 160,000 | 3,025,831 - 3,075,817 | 335,000 | 4,775,527 - 4,825,521 | 510,000 |
| 1,326,888 - 1,376,819 | 165,000 | 3,075,818 - 3,125,804 | 340,000 | 4,825,522 - 4,875,515 | 515,000 |
| 1,376,820 - 1,426,755 | 170,000 | 3,125,805 - 3,175,791 | 345,000 | 4,875,516 - 4,925,510 | 520,000 |
| 1,426,756 - 1,476,696 | 175,000 | 3,175,792 - 3,225,779 | 350,000 | 4,925,511 - 4,975,505 | 525,000 |
| 1,476,697 - 1,526,641 | 180,000 | 3,225,780 - 3,275,767 | 355,000 | | |
| 1,526,642 - 1,576,589 | 185,000 | 3,275,768 - 3,325,755 | 360,000 | | |
| 1,576,590 - 1,626,541 | 190,000 | 3,325,756 - 3,375,744 | 365,000 | | |
| 1,626,542 - 1,676,495 | 195,000 | 3,375,745 - 3,425,733 | 370,000 | | |
| 1,676,496 - 1,726,452 | 200,000 | 3,425,734 - 3,475,723 | 375,000 | | |

For Expected Losses (E) greater than \$4,975,505, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$B = (0.1E + 2,500GE / (E + 700G))$$

G = 12

Effective July 1, 2020

1. **Hazard Group Differentials**

| A | B | C | D | E | F | G |
|------|------|------|------|------|------|------|
| 1.96 | 1.59 | 1.37 | 1.16 | 0.97 | 0.75 | 0.60 |

2. **Tax Multipliers**

| | |
|---|--------|
| a. State (non-F Classes) | 1.024* |
| b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage | 1.068* |

* Includes 0.24% residual market subsidy provision and -0.54% insolvency fund assessment provision

3. **Expected Loss Ratio**

0.639

Expected Loss and Allocated Loss Adjustment Expense Ratio (ALAE Option)

0.694

4. **Loss Conversion Factor**

1.187

Loss Conversion Factor for Allocated Loss Adjustment Expense Option (ALAE Option)

1.094

5. **Table of Expense Ratios Excluding Taxes and Including Profit and Contingencies**

Type A Company

Massachusetts
Effective July 1, 2020

Type B Company

Massachusetts
Effective July 1, 2020

Table of Expense Ratios Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies

Type A Company

Massachusetts
Effective July 1, 2020

Type B Company

Massachusetts
Effective July 1, 2020

6. **2013—Table of Expected Loss Ranges**

April 1, 2014

7a.

Excess Loss Factors

(Applicable to New and Renewal Policies)

| Per Accident Limitation | Hazard Groups | | | | | | |
|-------------------------|---------------|-------|-------|-------|-------|-------|-------|
| | A | B | C | D | E | F | G |
| \$25,000 | 0.407 | 0.432 | 0.457 | 0.478 | 0.498 | 0.527 | 0.559 |
| 30,000 | 0.389 | 0.415 | 0.440 | 0.463 | 0.484 | 0.515 | 0.550 |
| 35,000 | 0.373 | 0.400 | 0.426 | 0.450 | 0.471 | 0.503 | 0.541 |
| 40,000 | 0.358 | 0.386 | 0.412 | 0.438 | 0.460 | 0.492 | 0.533 |
| 50,000 | 0.332 | 0.361 | 0.389 | 0.417 | 0.439 | 0.473 | 0.518 |
| 75,000 | 0.282 | 0.311 | 0.341 | 0.374 | 0.397 | 0.431 | 0.486 |
| 100,000 | 0.245 | 0.273 | 0.304 | 0.339 | 0.363 | 0.397 | 0.458 |
| 125,000 | 0.215 | 0.242 | 0.273 | 0.310 | 0.333 | 0.366 | 0.433 |
| 150,000 | 0.192 | 0.216 | 0.246 | 0.284 | 0.307 | 0.339 | 0.410 |
| 175,000 | 0.172 | 0.194 | 0.224 | 0.262 | 0.283 | 0.315 | 0.390 |
| 200,000 | 0.155 | 0.175 | 0.204 | 0.242 | 0.263 | 0.293 | 0.370 |
| 250,000 | 0.129 | 0.146 | 0.172 | 0.209 | 0.228 | 0.256 | 0.336 |
| 300,000 | 0.109 | 0.124 | 0.148 | 0.183 | 0.200 | 0.226 | 0.307 |
| 500,000 | 0.065 | 0.074 | 0.091 | 0.118 | 0.129 | 0.148 | 0.222 |
| 1,000,000 | 0.030 | 0.034 | 0.043 | 0.058 | 0.065 | 0.075 | 0.124 |
| 2,000,000 | 0.013 | 0.015 | 0.020 | 0.027 | 0.030 | 0.035 | 0.062 |
| 3,000,000 | 0.008 | 0.009 | 0.012 | 0.017 | 0.019 | 0.022 | 0.040 |
| 4,000,000 | 0.006 | 0.006 | 0.008 | 0.012 | 0.013 | 0.016 | 0.029 |
| 5,000,000 | 0.004 | 0.005 | 0.006 | 0.009 | 0.010 | 0.012 | 0.022 |

7b. **ALAE Option Excess Loss and Allocated Loss Adjustment Expense Factors**
(Applicable to New and Renewal Policies)

| Per Accident Limitation | Hazard Groups | | | | | | |
|----------------------------|---------------|-------|-------|-------|-------|-------|-------|
| | A | B | C | D | E | F | G |
| \$25,000 | 0.450 | 0.478 | 0.503 | 0.525 | 0.547 | 0.578 | 0.611 |
| 30,000 | 0.431 | 0.459 | 0.486 | 0.510 | 0.532 | 0.565 | 0.601 |
| 35,000 | 0.414 | 0.443 | 0.471 | 0.496 | 0.519 | 0.553 | 0.592 |
| 40,000 | 0.399 | 0.428 | 0.457 | 0.484 | 0.507 | 0.541 | 0.584 |
| 50,000 | 0.371 | 0.402 | 0.432 | 0.461 | 0.485 | 0.521 | 0.569 |
| 75,000 | 0.318 | 0.349 | 0.381 | 0.416 | 0.441 | 0.478 | 0.536 |
| 100,000 | 0.277 | 0.309 | 0.342 | 0.379 | 0.405 | 0.442 | 0.507 |
| 125,000 | 0.246 | 0.275 | 0.309 | 0.348 | 0.374 | 0.410 | 0.481 |
| 150,000 | 0.220 | 0.247 | 0.280 | 0.321 | 0.346 | 0.382 | 0.457 |
| 175,000 | 0.198 | 0.223 | 0.256 | 0.297 | 0.321 | 0.356 | 0.435 |
| 200,000 | 0.180 | 0.203 | 0.235 | 0.276 | 0.299 | 0.332 | 0.415 |
| 250,000 | 0.150 | 0.170 | 0.200 | 0.240 | 0.261 | 0.292 | 0.379 |
| 300,000 | 0.128 | 0.145 | 0.172 | 0.211 | 0.231 | 0.259 | 0.347 |
| 500,000 | 0.077 | 0.087 | 0.107 | 0.138 | 0.152 | 0.173 | 0.256 |
| 1,000,000 | 0.036 | 0.041 | 0.051 | 0.069 | 0.077 | 0.089 | 0.146 |
| 2,000,000 | 0.016 | 0.018 | 0.023 | 0.032 | 0.036 | 0.042 | 0.074 |
| 3,000,000 | 0.010 | 0.011 | 0.014 | 0.020 | 0.022 | 0.026 | 0.048 |
| 4,000,000 | 0.007 | 0.008 | 0.010 | 0.014 | 0.016 | 0.019 | 0.035 |
| 5,000,000 | 0.005 | 0.006 | 0.008 | 0.011 | 0.012 | 0.014 | 0.027 |

8. **Retrospective Development Factors**

| With Loss Limit | | | | Without Loss Limit | | | |
|-----------------|-------------|-------------|------------------|--------------------|-------------|-------------|------------------|
| 1st | 2nd | 3rd | 4th & Subsequent | 1st | 2nd | 3rd | 4th & Subsequent |
| <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> |
| 0.11 | 0.07 | 0.05 | 0.00 | 0.14 | 0.09 | 0.06 | 0.00 |

9. **State Special Classifications by Hazard Group**

All Massachusetts Hazard Group assignments can be found in Appendix G of the 2008 Edition of the Massachusetts Workers' Compensation & Employers Liability Insurance Manual.

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS *Effective 01 July 2020*

| Standard Premium | | | Standard Premium | | | Standard Premium | | |
|------------------|--------|---------------|------------------|--------|---------------|------------------|------------|---------------|
| From | To | Expense Ratio | From | To | Expense Ratio | From | To | Expense Ratio |
| 0 | 10,057 | 0.338 | 18,002 | 18,373 | 0.298 | 94,872 | 106,209 | 0.258 |
| 10,058 | 10,172 | 0.337 | 18,374 | 18,761 | 0.297 | 106,210 | 120,626 | 0.257 |
| 10,173 | 10,289 | 0.336 | 18,762 | 19,166 | 0.296 | 120,627 | 139,571 | 0.256 |
| 10,290 | 10,410 | 0.335 | 19,167 | 19,588 | 0.295 | 139,572 | 165,575 | 0.255 |
| 10,411 | 10,533 | 0.334 | 19,589 | 20,030 | 0.294 | 165,576 | 200,589 | 0.254 |
| 10,534 | 10,660 | 0.333 | 20,031 | 20,492 | 0.293 | 200,590 | 208,661 | 0.253 |
| 10,661 | 10,789 | 0.332 | 20,493 | 20,975 | 0.292 | 208,662 | 217,409 | 0.252 |
| 10,790 | 10,922 | 0.331 | 20,976 | 21,483 | 0.291 | 217,410 | 226,923 | 0.251 |
| 10,923 | 11,058 | 0.330 | 21,484 | 22,015 | 0.290 | 226,924 | 237,308 | 0.250 |
| 11,059 | 11,197 | 0.329 | 22,016 | 22,574 | 0.289 | 237,309 | 248,689 | 0.249 |
| 11,198 | 11,340 | 0.328 | 22,575 | 23,162 | 0.288 | 248,690 | 261,216 | 0.248 |
| 11,341 | 11,486 | 0.327 | 23,163 | 23,782 | 0.287 | 261,217 | 275,073 | 0.247 |
| 11,487 | 11,637 | 0.326 | 23,783 | 24,436 | 0.286 | 275,074 | 290,481 | 0.246 |
| 11,638 | 11,791 | 0.325 | 24,437 | 25,127 | 0.285 | 290,482 | 307,719 | 0.245 |
| 11,792 | 11,950 | 0.324 | 25,128 | 25,858 | 0.284 | 307,720 | 327,132 | 0.244 |
| 11,951 | 12,113 | 0.323 | 25,859 | 26,633 | 0.283 | 327,133 | 349,158 | 0.243 |
| 12,114 | 12,280 | 0.322 | 26,634 | 27,456 | 0.282 | 349,159 | 374,365 | 0.242 |
| 12,281 | 12,452 | 0.321 | 27,457 | 28,331 | 0.281 | 374,366 | 403,495 | 0.241 |
| 12,453 | 12,629 | 0.320 | 28,332 | 29,264 | 0.280 | 403,496 | 437,541 | 0.240 |
| 12,630 | 12,811 | 0.319 | 29,265 | 30,261 | 0.279 | 437,542 | 477,862 | 0.239 |
| 12,812 | 12,999 | 0.318 | 30,262 | 31,327 | 0.278 | 477,863 | 526,368 | 0.238 |
| 13,000 | 13,191 | 0.317 | 31,328 | 32,472 | 0.277 | 526,369 | 585,834 | 0.237 |
| 13,192 | 13,390 | 0.316 | 32,473 | 33,704 | 0.276 | 585,835 | 660,448 | 0.236 |
| 13,391 | 13,595 | 0.315 | 33,705 | 35,032 | 0.275 | 660,449 | 756,842 | 0.235 |
| 13,596 | 13,806 | 0.314 | 35,033 | 36,470 | 0.274 | 756,843 | 886,182 | 0.234 |
| 13,807 | 14,024 | 0.313 | 36,471 | 38,031 | 0.273 | 886,183 | 1,068,841 | 0.233 |
| 14,025 | 14,249 | 0.312 | 38,032 | 39,731 | 0.272 | 1,068,842 | 1,346,349 | 0.232 |
| 14,250 | 14,481 | 0.311 | 39,732 | 41,590 | 0.271 | 1,346,350 | 1,765,480 | 0.231 |
| 14,482 | 14,721 | 0.310 | 41,591 | 43,633 | 0.270 | 1,765,481 | 1,917,451 | 0.230 |
| 14,722 | 14,969 | 0.309 | 43,634 | 45,885 | 0.269 | 1,917,452 | 2,098,050 | 0.229 |
| 14,970 | 15,226 | 0.308 | 45,886 | 48,384 | 0.268 | 2,098,051 | 2,316,206 | 0.228 |
| 15,227 | 15,491 | 0.307 | 48,385 | 51,170 | 0.267 | 2,316,207 | 2,584,995 | 0.227 |
| 15,492 | 15,766 | 0.306 | 51,171 | 54,296 | 0.266 | 2,584,996 | 2,924,359 | 0.226 |
| 15,767 | 16,051 | 0.305 | 54,297 | 57,829 | 0.265 | 2,924,360 | 3,366,293 | 0.225 |
| 16,052 | 16,346 | 0.304 | 57,830 | 61,854 | 0.264 | 3,366,294 | 3,965,577 | 0.224 |
| 16,347 | 16,652 | 0.303 | 61,855 | 66,482 | 0.263 | 3,965,578 | 4,824,450 | 0.223 |
| 16,653 | 16,970 | 0.302 | 66,483 | 71,857 | 0.262 | 4,824,451 | 6,158,207 | 0.222 |
| 16,971 | 17,300 | 0.301 | 71,858 | 78,179 | 0.261 | 6,158,208 | 8,511,194 | 0.221 |
| 17,301 | 17,644 | 0.300 | 78,180 | 85,720 | 0.260 | 8,511,195 | 13,774,155 | 0.220 |
| 17,645 | 18,001 | 0.299 | 85,721 | 94,871 | 0.259 | 13,774,156 | OVER | 0.219 |

Note: Above table based on the following discounts:

| Standard Premium | Discount |
|------------------|----------|
| First 10,000 | 0.0% |
| Next 190,000 | 9.1% |
| Next 1,550,000 | 11.3% |
| Over 1,750,000 | 12.3% |

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS *Effective 01 July 2020*

| Standard Premium | Expense Ratio | Standard Premium | Expense Ratio | Standard Premium | Expense Ratio |
|------------------|---------------|-------------------|---------------|------------------------|---------------|
| 0 - 10,101 | 0.338 | 19,683 - 20,492 | 0.313 | 231,275 - 249,097 | 0.288 |
| 10,102 - 10,311 | 0.337 | 20,493 - 21,371 | 0.312 | 249,098 - 269,896 | 0.287 |
| 10,312 - 10,528 | 0.336 | 21,372 - 22,329 | 0.311 | 269,897 - 294,484 | 0.286 |
| 10,529 - 10,756 | 0.335 | 22,330 - 23,377 | 0.310 | 294,485 - 324,002 | 0.285 |
| 10,757 - 10,993 | 0.334 | 23,378 - 24,529 | 0.309 | 324,003 - 360,096 | 0.284 |
| 10,994 - 11,241 | 0.333 | 24,530 - 25,799 | 0.308 | 360,097 - 405,240 | 0.283 |
| 11,242 - 11,501 | 0.332 | 25,800 - 27,209 | 0.307 | 405,241 - 463,326 | 0.282 |
| 11,502 - 11,773 | 0.331 | 27,210 - 28,781 | 0.306 | 463,327 - 540,850 | 0.281 |
| 11,774 - 12,058 | 0.330 | 28,782 - 30,546 | 0.305 | 540,851 - 649,529 | 0.280 |
| 12,059 - 12,357 | 0.329 | 30,547 - 32,542 | 0.304 | 649,530 - 812,868 | 0.279 |
| 12,358 - 12,671 | 0.328 | 32,543 - 34,817 | 0.303 | 812,869 - 1,085,958 | 0.278 |
| 12,672 - 13,002 | 0.327 | 34,818 - 37,434 | 0.302 | 1,085,959 - 1,635,375 | 0.277 |
| 13,003 - 13,351 | 0.326 | 37,435 - 40,476 | 0.301 | 1,635,376 - 1,891,818 | 0.276 |
| 13,352 - 13,719 | 0.325 | 40,477 - 44,057 | 0.300 | 1,891,819 - 2,086,006 | 0.275 |
| 13,720 - 14,107 | 0.324 | 44,058 - 48,332 | 0.299 | 2,086,007 - 2,324,620 | 0.274 |
| 14,108 - 14,518 | 0.323 | 48,333 - 53,526 | 0.298 | 2,324,621 - 2,624,874 | 0.273 |
| 14,519 - 14,954 | 0.322 | 53,527 - 59,972 | 0.297 | 2,624,875 - 3,014,195 | 0.272 |
| 14,955 - 15,417 | 0.321 | 59,973 - 68,182 | 0.296 | 3,014,196 - 3,539,116 | 0.271 |
| 15,418 - 15,910 | 0.320 | 68,183 - 78,996 | 0.295 | 3,539,117 - 4,285,420 | 0.270 |
| 15,911 - 16,435 | 0.319 | 78,997 - 93,888 | 0.294 | 4,285,421 - 5,430,585 | 0.269 |
| 16,436 - 16,995 | 0.318 | 93,889 - 115,699 | 0.293 | 5,430,586 - 7,410,969 | 0.268 |
| 16,996 - 17,596 | 0.317 | 115,700 - 150,709 | 0.292 | 7,410,970 - 11,664,798 | 0.267 |
| 17,597 - 18,240 | 0.316 | 150,710 - 202,323 | 0.291 | 11,664,799 - OVER | 0.266 |
| 18,241 - 18,934 | 0.315 | 202,324 - 215,832 | 0.290 | | |
| 18,935 - 19,682 | 0.314 | 215,833 - 231,274 | 0.289 | | |

Note: Above table based on the following discounts:

| Standard Premium | Discount |
|------------------|----------|
| First 10,000 | 0.0% |
| Next 190,000 | 5.1% |
| Next 1,550,000 | 6.5% |
| Over 1,750,000 | 7.5% |

Retrospective Rating Plan Manual - 2009 Edition

TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS

Effective 01 July 2020

| Standard Premium | Expense Ratio | Standard Premium | Expense Ratio | Standard Premium | Expense Ratio |
|------------------|---------------|------------------|---------------|------------------------|---------------|
| 0 - 10,057 | 0.283 | 18,002 - 18,373 | 0.243 | 94,872 - 106,209 | 0.203 |
| 10,058 - 10,172 | 0.282 | 18,374 - 18,761 | 0.242 | 106,210 - 120,626 | 0.202 |
| 10,173 - 10,289 | 0.281 | 18,762 - 19,166 | 0.241 | 120,627 - 139,571 | 0.201 |
| 10,290 - 10,410 | 0.280 | 19,167 - 19,588 | 0.240 | 139,572 - 165,575 | 0.200 |
| 10,411 - 10,533 | 0.279 | 19,589 - 20,030 | 0.239 | 165,576 - 200,589 | 0.199 |
| 10,534 - 10,660 | 0.278 | 20,031 - 20,492 | 0.238 | 200,590 - 208,661 | 0.198 |
| 10,661 - 10,789 | 0.277 | 20,493 - 20,975 | 0.237 | 208,662 - 217,409 | 0.197 |
| 10,790 - 10,922 | 0.276 | 20,976 - 21,483 | 0.236 | 217,410 - 226,923 | 0.196 |
| 10,923 - 11,058 | 0.275 | 21,484 - 22,015 | 0.235 | 226,924 - 237,308 | 0.195 |
| 11,059 - 11,197 | 0.274 | 22,016 - 22,574 | 0.234 | 237,309 - 248,689 | 0.194 |
| 11,198 - 11,340 | 0.273 | 22,575 - 23,162 | 0.233 | 248,690 - 261,216 | 0.193 |
| 11,341 - 11,486 | 0.272 | 23,163 - 23,782 | 0.232 | 261,217 - 275,073 | 0.192 |
| 11,487 - 11,637 | 0.271 | 23,783 - 24,436 | 0.231 | 275,074 - 290,481 | 0.191 |
| 11,638 - 11,791 | 0.270 | 24,437 - 25,127 | 0.230 | 290,482 - 307,719 | 0.190 |
| 11,792 - 11,950 | 0.269 | 25,128 - 25,858 | 0.229 | 307,720 - 327,132 | 0.189 |
| 11,951 - 12,113 | 0.268 | 25,859 - 26,633 | 0.228 | 327,133 - 349,158 | 0.188 |
| 12,114 - 12,280 | 0.267 | 26,634 - 27,456 | 0.227 | 349,159 - 374,365 | 0.187 |
| 12,281 - 12,452 | 0.266 | 27,457 - 28,331 | 0.226 | 374,366 - 403,495 | 0.186 |
| 12,453 - 12,629 | 0.265 | 28,332 - 29,264 | 0.225 | 403,496 - 437,541 | 0.185 |
| 12,630 - 12,811 | 0.264 | 29,265 - 30,261 | 0.224 | 437,542 - 477,862 | 0.184 |
| 12,812 - 12,999 | 0.263 | 30,262 - 31,327 | 0.223 | 477,863 - 526,368 | 0.183 |
| 13,000 - 13,191 | 0.262 | 31,328 - 32,472 | 0.222 | 526,369 - 585,834 | 0.182 |
| 13,192 - 13,390 | 0.261 | 32,473 - 33,704 | 0.221 | 585,835 - 660,448 | 0.181 |
| 13,391 - 13,595 | 0.260 | 33,705 - 35,032 | 0.220 | 660,449 - 756,842 | 0.180 |
| 13,596 - 13,806 | 0.259 | 35,033 - 36,470 | 0.219 | 756,843 - 886,182 | 0.179 |
| 13,807 - 14,024 | 0.258 | 36,471 - 38,031 | 0.218 | 886,183 - 1,068,841 | 0.178 |
| 14,025 - 14,249 | 0.257 | 38,032 - 39,731 | 0.217 | 1,068,842 - 1,346,349 | 0.177 |
| 14,250 - 14,481 | 0.256 | 39,732 - 41,590 | 0.216 | 1,346,350 - 1,765,480 | 0.176 |
| 14,482 - 14,721 | 0.255 | 41,591 - 43,633 | 0.215 | 1,765,481 - 1,917,451 | 0.175 |
| 14,722 - 14,969 | 0.254 | 43,634 - 45,885 | 0.214 | 1,917,452 - 2,098,050 | 0.174 |
| 14,970 - 15,226 | 0.253 | 45,886 - 48,384 | 0.213 | 2,098,051 - 2,316,206 | 0.173 |
| 15,227 - 15,491 | 0.252 | 48,385 - 51,170 | 0.212 | 2,316,207 - 2,584,995 | 0.172 |
| 15,492 - 15,766 | 0.251 | 51,171 - 54,296 | 0.211 | 2,584,996 - 2,924,359 | 0.171 |
| 15,767 - 16,051 | 0.250 | 54,297 - 57,829 | 0.210 | 2,924,360 - 3,366,293 | 0.170 |
| 16,052 - 16,346 | 0.249 | 57,830 - 61,854 | 0.209 | 3,366,294 - 3,965,577 | 0.169 |
| 16,347 - 16,652 | 0.248 | 61,855 - 66,482 | 0.208 | 3,965,578 - 4,824,450 | 0.168 |
| 16,653 - 16,970 | 0.247 | 66,483 - 71,857 | 0.207 | 4,824,451 - 6,158,207 | 0.167 |
| 16,971 - 17,300 | 0.246 | 71,858 - 78,179 | 0.206 | 6,158,208 - 8,511,194 | 0.166 |
| 17,301 - 17,644 | 0.245 | 78,180 - 85,720 | 0.205 | 8,511,195 - 13,774,155 | 0.165 |
| 17,645 - 18,001 | 0.244 | 85,721 - 94,871 | 0.204 | 13,774,156 - OVER | 0.164 |

Note: Above table based on the following discounts:

| Standard Premium | Discount |
|------------------|----------|
| First 10,000 | 0.0% |
| Next 190,000 | 9.1% |
| Next 1,550,000 | 11.3% |
| Over 1,750,000 | 12.3% |

TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS

Effective 01 July 2020

| Standard Premium | | | Expense Ratio | Standard Premium | | | Expense Ratio | Standard Premium | | | Expense Ratio |
|------------------|---|--------|---------------|------------------|---|---------|---------------|------------------|---|------------|---------------|
| 0 | - | 10,101 | 0.283 | 19,683 | - | 20,492 | 0.258 | 231,275 | - | 249,097 | 0.233 |
| 10,102 | - | 10,311 | 0.282 | 20,493 | - | 21,371 | 0.257 | 249,098 | - | 269,896 | 0.232 |
| 10,312 | - | 10,528 | 0.281 | 21,372 | - | 22,329 | 0.256 | 269,897 | - | 294,484 | 0.231 |
| 10,529 | - | 10,756 | 0.280 | 22,330 | - | 23,377 | 0.255 | 294,485 | - | 324,002 | 0.230 |
| 10,757 | - | 10,993 | 0.279 | 23,378 | - | 24,529 | 0.254 | 324,003 | - | 360,096 | 0.229 |
| 10,994 | - | 11,241 | 0.278 | 24,530 | - | 25,799 | 0.253 | 360,097 | - | 405,240 | 0.228 |
| 11,242 | - | 11,501 | 0.277 | 25,800 | - | 27,209 | 0.252 | 405,241 | - | 463,326 | 0.227 |
| 11,502 | - | 11,773 | 0.276 | 27,210 | - | 28,781 | 0.251 | 463,327 | - | 540,850 | 0.226 |
| 11,774 | - | 12,058 | 0.275 | 28,782 | - | 30,546 | 0.250 | 540,851 | - | 649,529 | 0.225 |
| 12,059 | - | 12,357 | 0.274 | 30,547 | - | 32,542 | 0.249 | 649,530 | - | 812,868 | 0.224 |
| 12,358 | - | 12,671 | 0.273 | 32,543 | - | 34,817 | 0.248 | 812,869 | - | 1,085,958 | 0.223 |
| 12,672 | - | 13,002 | 0.272 | 34,818 | - | 37,434 | 0.247 | 1,085,959 | - | 1,635,375 | 0.222 |
| 13,003 | - | 13,351 | 0.271 | 37,435 | - | 40,476 | 0.246 | 1,635,376 | - | 1,891,818 | 0.221 |
| 13,352 | - | 13,719 | 0.270 | 40,477 | - | 44,057 | 0.245 | 1,891,819 | - | 2,086,006 | 0.220 |
| 13,720 | - | 14,107 | 0.269 | 44,058 | - | 48,332 | 0.244 | 2,086,007 | - | 2,324,620 | 0.219 |
| 14,108 | - | 14,518 | 0.268 | 48,333 | - | 53,526 | 0.243 | 2,324,621 | - | 2,624,874 | 0.218 |
| 14,519 | - | 14,954 | 0.267 | 53,527 | - | 59,972 | 0.242 | 2,624,875 | - | 3,014,195 | 0.217 |
| 14,955 | - | 15,417 | 0.266 | 59,973 | - | 68,182 | 0.241 | 3,014,196 | - | 3,539,116 | 0.216 |
| 15,418 | - | 15,910 | 0.265 | 68,183 | - | 78,996 | 0.240 | 3,539,117 | - | 4,285,420 | 0.215 |
| 15,911 | - | 16,435 | 0.264 | 78,997 | - | 93,888 | 0.239 | 4,285,421 | - | 5,430,585 | 0.214 |
| 16,436 | - | 16,995 | 0.263 | 93,889 | - | 115,699 | 0.238 | 5,430,586 | - | 7,410,969 | 0.213 |
| 16,996 | - | 17,596 | 0.262 | 115,700 | - | 150,709 | 0.237 | 7,410,970 | - | 11,664,798 | 0.212 |
| 17,597 | - | 18,240 | 0.261 | 150,710 | - | 202,323 | 0.236 | 11,664,799 | - | OVER | 0.211 |
| 18,241 | - | 18,934 | 0.260 | 202,324 | - | 215,832 | 0.235 | | | | |
| 18,935 | - | 19,682 | 0.259 | 215,833 | - | 231,274 | 0.234 | | | | |

Note: Above table based on the following discounts:

| | Standard Premium | Discount |
|-------|------------------|----------|
| First | 10,000 | 0.0% |
| Next | 190,000 | 5.1% |
| Next | 1,550,000 | 6.5% |
| Over | 1,750,000 | 7.5% |